## Manage Life Events as an Employee

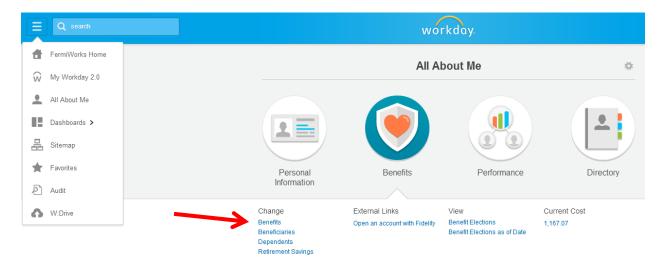
This document will help a Fermilab employee manage and process the necessary benefit transactions for life events that happen outside of the designated employee benefits open enrollment window. An employee has the legal right to modify their benefits profile up to thirty one (31) days of the date of the life event. The following life events are contained within this document:

- Birth / Adoption
- Dependent Death
- Dependent Lost or Gained Coverage
- Divorce
- Marriage

Any of the following can qualify as a Dependent:

- Spouse (Male / Female)
- Child
  - Male / Female
  - o Born / Adopted
  - o Under age 26
- Civil Union Partner (Male / Female)

There are multiple ways to begin the process for a life event change. You may enter **Change Benefits** in the search box and select the **Change Benefits** – **Task**, or you can select the **Benefits** icon from the **FermiWorks Home** or **All About Me** menus. After selecting **Benefits**, a list of options will be presented similar those shown in the screen below. Under the heading **Change**, a blue hotlink titled **Benefits** can be selected that will take you to the **Change Benefits** page.





### Manage Life Events as an Employee

A screen for **Change Benefits** similar to the following will be presented. What the employee/user selects from the **Benefits Event Type** dropdown box will begin the process for all of the life events documented. The **Select Executed By** will be automatically populated with the latest date the request can be legally processed outside of the yearly **Open Enrollment** window.



# **Birth / Adoption**

- 1. Populate the required fields (\*) on the Change Benefits page
  - For the **Benefit Event Type** select *Birth/Adoption Employee Only*
  - Enter the newborn date of birth or the date of the adoption in the Benefit Event Date
- 2. The **Submit Elections By** date will be calculated and populated mechanically with the latest date the event can be submitted.
  - **NOTE:** This change must be submitted by the employee within thirty one (31) days of the **Benefit Event**. If the change is submitted after 31 days, the change must wait until **Open Enrollment**.
- 3. Click **Submit**. You do not need to attach any documentation during this step. You will attach the documentation later in the process.
- 4. Proceed to the Process Benefits Changes section.

### **Dependent Death**

- 1. Populate the required fields (\*) on the Change Benefits page
  - For the **Benefit Event Type** select *Dependent Death Employee Only*
  - Enter the date of the death in the Benefit Event Date
- The Submit Elections By date will be calculated and populated mechanically with the latest date the event can be submitted.
  - **NOTE:** This change must be submitted by the employee within thirty one (31) days of the **Benefit Event**. If the change is submitted after 31 days, the change must wait until **Open Enrollment**.
- 3. Click **Submit**. You do not need to attach any documentation during this step. You will attach the documentation later in the process.
- 4. Proceed to the **Process Benefits Changes** section of this document.



## Manage Life Events as an Employee

## **Dependent Lost or Gained Coverage**

- 1. Populate the required fields (\*) on the **Change Benefits** page
  - For the **Benefit Event Type** select Dependent Lost or Gained Coverage Employee Only
  - Enter the date of the lost or gained coverage in the Benefit Event Date
- 2. The **Submit Elections By** date will be calculated and populated mechanically with the latest date the event can be submitted.
  - **NOTE:** This change must be submitted by the employee within thirty one (31) days of the **Benefit Event**. If the change is submitted after 31 days, the change must wait until **Open Enrollment**.
- 3. Click **Submit**. You do not need to attach any documentation during this step. You will attach the documentation later in the process.
- 4. Proceed to the **Process Benefits Changes** section of this document.

### Divorce

- 1. Populate the required fields (\*) on the **Change Benefits** page
  - For the **Benefit Event Type** select *Divorce Employee Only*
  - Enter the date of the divorce was final in the **Benefit Event Date**
- 2. The **Submit Elections By** date will be calculated and populated mechanically with the latest date the event can be submitted.
  - **NOTE:** This change must be submitted by the employee within thirty one (31) days of the **Benefit Event**. If the change is submitted after 31 days, the change must wait until **Open Enrollment**.
- 3. Click **Submit**. You do not need to attach any documentation during this step. You will attach the documentation later in the process.
- 4. Proceed to the **Process Benefits Changes** section of this document.

## **Marriage**

- 1. Populate the required fields (\*) on the Change Benefits page
  - For the **Benefit Event Type** select *Marriage Employee Only*
  - Enter the date of the marriage in the Benefit Event Date
- 2. The **Submit Elections By** date will be calculated and populated mechanically with the latest date the event can be submitted.
  - **NOTE:** This change must be submitted by the employee within thirty one (31) days of the **Benefit Event**. If the change is submitted after 31 days, the change must wait until **Open Enrollment**.
- 3. Click **Submit**. You do not need to attach any documentation during this step. You will attach the documentation later in the process.



### Manage Life Events as an Employee

4. Proceed to the **Process Benefits Changes** section of this document.

# **Process Benefits Changes**

The remainder of this document will walk you through the steps to process all remaining changes to your benefits after a life event change. These steps are common to all of the above events.

- 1. You can begin processing the **Benefit Event** to make the changes. There are multiple ways to begin processing the change.
  - After you submit the Change Benefits Event with your event type, you will be presented with the option
    of Open for the Life Event
    - o Click Open and Step 1 will be presented to you
  - You can begin the process from your FermiWorks Inbox
    - o Select on your **Inbox** in the top right corner and **select the Event**

**NOTE:** If you have events marked "On Hold", there are other transactions that you as the employee or someone from WDRS must process before you can continue.

#### 2. Health Care Elections

Review your current **Health Care Elections**. The benefits that were selected at **Open Enrollment** or at the time of hire will be highlighted. You may modify the existing selections or change to another option during the processing of a life event.

**Note:** This section is for both your medical selection and your dental selection. Please ensure that you review both of these for your life event change.

Benefit Plan	*Elect / Waive	Coverage		Enroll Dependents		Empl	loyee Cos (Monthly
Medical - Blue Cross Blue Shield of IL HMO Blue Advantage	○ Elect ● Waive						
Medical - Blue Cross Blue Shield of IL PPO	Elect     Waive	Family	<b>(3)</b>	search	<b>(III</b> )		\$483.9
Medical - Blue Cross Blue Shield of IL PPO Premium	○ Elect ● Waive						
Dental - Cigna HMO	○ Elect ● Waive						
Dental - Cigna PPO	○ Elect ● Waive						
					1	Total:	483.9

- Elect / Waive each Benefit Plan as appropriate.
- As you make changes the costs associated with the benefits elected displays.
- 3. You will add or delete your dependent from your coverage as appropriate.
  - There will be a list of your covered dependents listed in the **Enroll Dependents** column.



## Manage Life Events as an Employee

#### **ADD**

- Select the prompt in the **Enroll Dependents** field to create the dependent.
- Select the **Dependents** to verify that your new dependent has not been added via another process.
  - o If your new dependent is in the list, select the name to add it to your current list.
  - o Proceed to the next step.
- If your new dependent needs to be created
  - o Select the prompt again and then select the **Create** option.
- Select Add Dependent.
- Select the Add My Dependent From Enrollment.
- You will be asked about beneficiary designation next. You will be presented different screens depending on your FermiWorks profile.
  - o If all of your current beneficiaries are already noted as dependents, you will be asked to "Use your new dependent as a beneficiary?"
    - > Select the appropriate radio button **Yes** or **No.**

**NOTE:** Another process will need to be executed if you select **Yes.** 

- There may be beneficiaries in your FermiWorks profile that are not currently identified as dependents. Execute the following steps for such cases.
  - > Select the prompt in the search box to see if your dependent has been added in another process.
  - > If the name exists
    - ✓ Select the **Yes** radio button for the question, "Is your new dependent already a beneficiary or emergency contact?"
    - ✓ Select the name from the search box prompt.
    - ✓ Fill in the appropriate radio button for the question, "Use your new dependent as a beneficiary?" NOTE: Another process will need to be executed if you select Yes.
  - ➤ If the name does not exist
    - ✓ Select the **No** radio button for the question, "Is your new dependent already a beneficiary or emergency contact?"
    - ✓ Fill in the appropriate radio button for the question, "Use your new dependent as a beneficiary?" NOTE: Another process will need to be executed if you select Yes.
- Select OK

#### DELETE

- Select the "X" next to the dependent(s) that you want to remove from your benefits.
- Select OK.

### 4. Add My Dependent From Enrollment

You will need to fill in all of the required fields (\*) for the new dependent. You can add other information if you deem it appropriate. Social Security information is stored as a part of the **National IDs**.

- Country
- First Name
- Last Name



## Manage Life Events as an Employee

- Relationship
- Date of Birth
- Gender
- Address
  - At least one address entry is required for all dependents. You can select from the *Use Existing* Address prompt for other options associated with your current FermiWorks profile.
- National IDs
  - o If you do not add Social Security information at this time, you will be prompted for it in a later step.
  - o If you do not have the information at this time, you will need to enter a comment in the "Reason ID is Not Available" box.
- Select Continue.
- If there are any errors, a message will be provided to fix the entered information.
- 5. If you did not enter the SSN in the prior section, you will be prompted to provide at least a "Reason ID is Not Available."
  - If you do not have the SSN available at the time you are processing the event submission, select the box next to "Reason ID is Not Available" and enter NA.
- 6. If you elected the HMO or Dental HMO, then you will need to enter the medical group three digit number or dental office 6 digit number.

### 7. Spending Account Elections

During the life event you have the option to make changes to your Health Care and Dependent Care Flexible Spending Accounts.

- Elect / Waive the appropriate Benefit Plan(s).
- You can enter a yearly or monthly amount to contribute.
- The other contribution category (yearly / monthly) will auto populate.
- Note there are annual contribution limits for both plans. Error messages will be generated if you surpass either of the limits.
- Select Continue.

### 8. Insurance Plan Dependencies and Coverage Limitations

You have the opportunity to make changes to your life insurance at any time. Any life insurance change outside your initial 31 days of eligibility does require an Evidence of Insurability form.



### Manage Life Events as an Employee

- Read the Help text at the top of the window.
- Elect / Waive the appropriate Benefit Plan.
- **NOTE:** If Dependent Life Cigna Option B is elected, Supplemental Life Cigna (Employee) and a Coverage Level must be selected.
- Select Continue.

### 9. Beneficiary Designations

You may elect to change your life insurance beneficiaries during this life event.

- Read the Help text at the top of the window.
- Select prompt and select the appropriate Beneficiary from the list.
- Select Primary or Contingent Percentage.
- Enter the Percentage for each Beneficiary.
- **NOTE:** When changing Beneficiary percentages, the Primary and Contingent Percentages must both equal 100%.
- You are not required to have a contingent beneficiary.
- Click Continue.

### 10. Verify, sign and submit benefit changes.

You will be presented with a summary of your new benefits profile to review.

- Review the event date information.
- Review the **Elected Coverages**.
- Review the Beneficiary Designations.
  - Select the arrow to expand or collapse the details.

#### Attachments

- o If you have any scanned documents or files to attach
  - ➤ Select the "+" symbol.
  - > Select **Attach**.
  - > Select the document to be attached (double-click or **OPEN**).
  - > Enter any appropriate comments for the document.
  - Repeat for additional documents.
  - ➤ Wrong documents may be removed by selecting the "-" symbole.

#### Electronic Signature

- o Read the authorization agreement that you are signing electronically.
- o If you agree with the information, select the "I Agree" box.
- **NOTE:** Selecting **Save for Later** will save all entries for review, changes and approval at a later time if you are not ready to sign and submit your elections. The elections will be saved in draft status for thirty (30) days. If not complete after this time, the event will be cancelled.
- Select Submit.



# Manage Life Events as an Employee

- 11. You will be presented with proof of successful submission of your benefits enrollment.
  - **NOTE:** Final Benefits Office approval will require proof of the life event entered to approve all changes.
  - You are highly encouraged to select the **Print** button to save a copy of the confirmation for your personal records.
  - Select **Done** to close the window.

